



Unemployment Stress, Societal Pressure, and Late Marriage Decisions: The Mediating Role of Psychological Wellbeing

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ABSTRACT

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The purpose of this study was to explore the connection between unemployment stress and postponed marriage among young adults in Pakistan with the aim of investigating how cultural and societal influences influence the decision to get married. The quantitative research design was used and a structured questionnaire was used to conduct the research with a sample of 200 respondents that were administered using Purposive sampling and snowball sampling. Regression was an analytical method that was used to test the offered hypothesis. Results showed that there was significant negative correlation between unemployment stress and not delayed marriage ($= -0.380, p < 0.001$), which implies that increased unemployment stress was linked to earlier not delayed marriage. These finding counters the traditional beliefs that unemployment prolongs the period of marriage. Alternatively, the results indicate that marriage can be used among collectivists like Pakistan where it could be an effective coping mechanism against stress where social, emotional, and financial aid is received despite unstable economic conditions. Finally, the research has added to the literature because it has shown that unemployment stress, as opposed to postponing marriage, can hasten the process of marriage among collectivist societies. The implications of these findings to policymakers, sociologists, and psychologists dealing with the family and youth development concerns in Pakistan are informative.

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1.0 Introduction

In the past decades, the world patterns in labor markets, societal values, and personal desires have transformed the modes and timing on how and when people choose to be married. The formerly deemed as almost a mandatory step in life has become more discretionary and postponed in most societies. Among the other forces that have led to this change, economic insecurity, especially through unemployment and underemployment, is one of the most influential factors on the life choices (Harknett, 2011). Meanwhile, social and family pressure remains, and the young adults are in a conflict between what they think they should do (marriage at some age) and what they can do (considering their economic status). Unemployment stress, social pressure and financial perceived preparedness may significantly influence the choice to postpone marriage, especially in the developing country setting where marital norms are strong.

Youth unemployment has been a structural issue that has continued to be experienced across the world. The estimates of the World Bank / International Labour Organization reveal that the level of youth (ages 18-28) unemployment is much greater than the unemployment among older groups (World Bank, 2024). Research has established over and over that unemployment conditions are linked with losses in mental wellbeing, perceived stress levels and diminutions in life fulfillment (Joshi, 2009). Individuals experiencing job insecurity or experiencing uneven earnings, in turn, might delay such significant life paths as marrying or having kids until they can stabilize themselves. In several settings, researchers have recorded that there is a close relationship between marriage timing and labour market conditions (Harknett, 2011).

As an example, Mugiya (2025) discovered that heightened employment instability added to postponements in first marriages and first births across cohorts, which strengthens the hypothesis that structural economic uncertainty expands the distance between the desirable timing of life and the possible life decisions. In the same manner, in comparative analysis, the reduction of male labor and earnings has been correlated with a decrease in marriage or postponement in forming unions (Joshi, 2009). The unwritten rules of social behaviors in most institutions about a marriageable individual, based on consistent income, possession of assets or social status between others increasing the obstacle to those who are not economically stable.

Pakistan is one of the interesting examples where economic and social processes intersect. The rate of youth unemployment in Pakistan had reached 9.86 percent as of 2024, which represented an increase of a modest percentage of 9.71 percent in 2023 (The World Bank / The Global Economy, 2024) and makes youth unemployment one of the national problems of interest (The Global Economy, 2025). This number is very impressive in the nation where a high proportion of the population consists of young people and where formal labor markets lack the ability to absorb new entrants (The Global Economy, 2024). Besides this, national reports also state that there is a general unemployment rate of about 6.3 percent, with unemployment among the youth and the female population being exceptionally high among recent budget reports (Dawn, 2025).

This is compounded by the imbalance of educational qualification and the job skills requirement. Numerous young educated individuals are placed in insecure, informal, or temporary

employment or they lack employment altogether (Dawn, 2025). Such a situation brings about what can be termed as *waithood* a situation of constant waiting until the right time to enter into the socially accepted adulthood such as marriage. In social and qualitative media coverage, a high number of young Pakistanis provide the failure to meet the cost of weddings, dowry, and overall household establishment as an excuse to postpone a marriage. Simultaneously, families and communities tend to show worry, condemnation, or even panic whenever marriage is not achieved within the socially acceptable ages especially of women who add societal pressure to young adults to come out of age (Dawn, 2025).

Nonetheless, empirical research in Pakistan often nontheoretically considers these factors to be economic, social, or marital delays and makes a pure observation, and not a formal model of their psychological and mediational interactions. Mediating: The perceived financial preparedness i.e. feelings that an individual feels he is financially prepared to meet the demands of the marital obligation is unexplored. Perceived financial preparedness occupies the interposition of objective economic positioning and psychological assessment, and can be a pivotal channel connecting the pressure of unemployment stress and pressure of society to delay marriage.

Thus, the research paper intends to analyze the impact of unemployment stress and pressure on decision or intention to postpone marriage with a partner by using perceived financial readiness as an intervening variable in the Pakistani context. This study attempts to elucidate the psychological and social processes of marriage timing choices by modeling such relationships to understand why economic volatility and normative expectations are in conflict in a society.

2.0 Literature Review

Marriage has been regarded as one of the most significant social institutions in all cultures, which is a symbol of stability, social position, and continuity of family life. The time in which marriage takes place has however changed a lot within the past few decades owing to social, economic, and psychological reasons. Worldwide data indicates that unemployment stress, expectations of the society, and financial insecurity are considered major factors that affect the initiation of marriage among young adults at the early or late age (Harknett, 2011; UNDP, 2024). This pressure is magnified in Pakistan especially with cultural and family pressures that are very strong to have marriage at the right time and especially when there is high unemployment among the young people and financial insecurity (Shah, Sabir, and Zaka, 2025; Dawn, 2025).

An examination of current literature indicates that decision to get into marriage or wait to get into marriage is hardly determined by a single factor. Instead, it is affected by a combination of individual stress, social expectations, and the sense of preparedness. This literature review is divided into essential themes to have a better comprehension of these dynamics. (1) unemployment stress and psychological consequences, (2) societal and familial pressure in marriage decisions, (3) perceived financial readiness as an economic barrier, (4) delayed marriage and its consequences, and (5) the mediating role of financial readiness. Each theme highlights empirical evidence from both global and Pakistani contexts, followed by an identification of research gaps that the present study aims to address.

2.1 Stress and Psychological Impact of Unemployment

Numerous studies report that unemployment is not only an economic issue but also a psychological one, which influences well-being and mental health and influences significant life-related decisions as well. Unemployment is leading to anxiety, worthlessness, depression, and low self-esteem (Qureshi, Zahra, Ashraf Shami, and Khan, 2025). In Pakistan, one study discovered that unemployed degree graduates in psychology and sociology had significantly high perceived stress and anxiety levels than their counterparts who were employed irrespective of their educational status (Shahid et al., 2025). The impact of long-term unemployment has been demonstrated to diminish emotional well-being across the world; Gökçe Basbug and Sharone (2017) in the United States discovered that long-term unemployed people report the deterioration of mood, stress, and emotional burden, particularly when their role as a provider is questioned by society. Such mental stress is transferred to life transition decisions. The unemployment situation also compels individuals to delay such significant commitments (e.g. marriage, parenthood), especially in those environments where financial stability is regarded as a precondition to such transition.

2.2 Social-Family Pressure and Expectations of Marriage

The social construction is very influential in determining the timing of marriage. Different cultures, families, communities and religious or cultural institutions demand that young people should be married at some ages. This puts pressure which may go against individual or financial preparedness. In Pakistan, it is proven through qualitative analysis that the pressure on women in a family is enormous: unmarried women claim that they experience the psychological pressure because they are regarded as incomplete or even socially backward when they do not get married after the socially accepted age (Javed, Nosheen, and Khalid, 2024). In Karachi, Malik, Khan, Yusuf, Raza, Zaidi, and Sarwar (2020) also discovered that their intended partners were supposed to be gainfully employed and well-to-do, and that there were norms that dictated what kind of traits a partner should possess, such as career, earnings, and social status.

In addition, according to the principles of marriage proposals, rejection or acceptance is not only greatly dependent on socio-economic aspects but also not necessarily on an individual (Rasheed, Zafar, Sultana, and Saeed, 2025). The societal pressure is therefore not merely just as a general expectation but also in practiced, every day, tangible manners in terms of how people are judged to be married.

2.3 Economic Barriers and Perceived Financial Readiness

One aspect of marriage reported by young adults is the financial readiness that is considered to be one of the most valuable factors. Economic insecurity by unemployment, low income or unstable employment increases the perceived cost of marriage (wedding costs, dowry, establishing a home) and as a result most women would postpone marriage until they are financially stable. In Sulaimaniya (Iraq), Mahmood (2024) discovered that poverty, unemployment, and inflation were inversely related to the wish of marrying among the young people; unemployment was considered a major barrier. The expenses incurred in terms of the wedding, dowry, and demands of economic stability of the groom (job, house, income) can be excessive in Pakistan and in particular within urban environments (Malik et al., 2020). The feeling

that an individual must attain greater financial standards (than mere livelihood) is included in the barrier of preparedness.

2.4 Delayed Marriage: Trends, Reasons and Consequences

The issue of delayed marriage has been recorded in most societies. Some of the reasons include: increased education (particularly of women), increased involvement in labour market, shifting desires and financial limitation. Indicatively, in West Bank, a negative economic shock that led to the decreased employment of men led to a drop in the rate of marriage between men under 19 and 29 years of age (Ali, as cited in “Effects of a negative economic shock on male marriage in the West Bank), 2022). This implies that marriage is delayed when the men lose stable jobs. In Pakistan, qualitative data show that the youth usually do not or defer marriage because they cannot afford financial and social demands (e.g., constant income, costly wedding, social status) and still feel the pressure (Dawn, 2025; “Society is unfair to budding grooms,” 2025). Delayed marriage has mental health and social effects: people can feel stigmatized, stressed psychologically, disappointed and even socially rejected. According to social identity theory, failure to comply with significant milestones in life events (such as marriage) may influence self-esteem and social belonging.

2.5 Mediating Effect of Perceived Financial Readiness

Although the role of unemployment stress and societal pressure has been well-established, not many studies have quantitatively determined the mediation of perceived financial preparedness between the two and delayed marriage. In other words, does financial preparedness serve as a mental filter where stress and pressure are converted into concrete actions so as to postpone marriage? There are studies that suggest this way. As an example, the study by the Iraqis (Mahmood, 2024) discovered that despite the social pressure of marrying, unemployment and inflation decreases the willingness to get married, in good part because they consider that they cannot afford to meet their economic responsibilities. Besides, research on expectations of marriage proposals, in Pakistan, indicates that such factors as employment or the presence of a stable income are the key elements of preparedness (Malik et al., 2020). Nevertheless, it is difficult to find clear mediation models (statistical path analysis) in Pakistani studies.

2.6 Significance of the Study

The present research is academically, socially, and policy relevant. Academically, it can add to the existing literature on unemployment and timing of marriage, giving particular attention to the South Asian societies where family demands and cultural values are very high. Although it has been noted that waithood is an emerging trend among the youth in most parts of the world, there is little empirical evidence in Pakistan on how unemployment stress and the societal pressure interrelate in postponing marriage. The paper offers a fine-tuning perspective to the study by incorporating both psychological and sociological insights on the influence of a combination of financial uncertainty and cultural expectations on life-course decisions. The study is socially important, as delayed marriage has the consequences on the personal well-being, mental health, and Pakistani families. Social expectations and high unemployment rates tend to put a person under pressure; therefore, marriage becomes less available to the young adults and creates feelings of

incompetence. These psychosocial burdens brought to the fore by this research can be used to inform community interventions, counseling programs, and family awareness programs. Policy wise, the research results can be used to instruct policy makers, NGOs and youth developmental initiatives on how to shape the employment, social support and counseling services to bridge the gap between the aspirations and expectations of the youth in society. By establishing perceived financial readiness as a causal factor, the study alludes to the necessity of skills training, employment and creating awareness that can enable the youth to engage in marriage and family without necessarily being late.

2.7 Objectives

1. To investigate the linkage between unemployment stress and delayed marriage among young adults in Pakistan.
2. To explore how the society is affecting the delay of marriage.
3. To examine the mediating effect of perceived financial readiness between the relationship between unemployment stress and delayed marriage.
4. To examine the mediating role of perceived financial readiness in the association between societal pressure and delayed marriage.
5. To make a recommendation that would be used by policymakers, community leaders, and mental health professionals in curbing the psychosocial effects of youth unemployment and marriage delays.

2.8 Hypotheses

H1: There is a positive relationship between unemployment stress and late marriage.

H2: There is a positive relationship between societal pressure and delayed marriage.

H3: Unemployment stress does not affect delayed marriage through perceptions of financial readiness.

H4: There is a mediating role of perceptions of financial preparedness in the association between societal pressure and delayed marriage.

2.9 Theoretical Framework

The connection between stress due to unemployment, pressure exerted by society, perceived financial preparedness, and delayed marriage can be explained in various theoretical approaches in which psychology, sociology, and family studies are used. These theories offer a theoretical framework of the interaction of economic and social issues in marriage decisions on the timing of marriage.

2.9.1 Stress Theory

The Stress and Coping Theory by Lazarus and Folkman (1984) hypothesizes that stress occurs when one feels that the demands of the environment surpass his or her coping resources. Unemployment is a major source of stress as it lowers self-worth, as well as, financial stability. Unemployed young adults have anxieties and uncertainty as to what lies ahead and therefore delay many significant commitments in their lives including marriage (McKee-Ryan et al., 2005). In this regard, the stress of unemployment can be viewed as a hindrance to marriage on time because of the adverse psychological and financial outcomes.

2.9.2 Social Norms and Role Expectation Theory

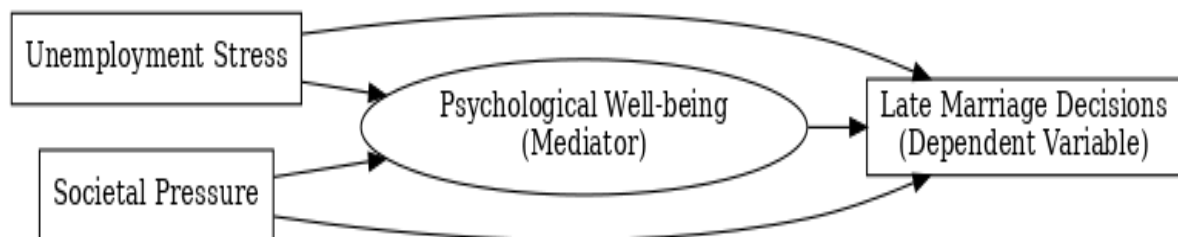
Sociologically, Social Norms Theory stresses on the fact that socially constructed expectations influence individual choices (Cialdini and Trost, 1998). In Pakistan, marriage is a true social milestone that is highly emphasized by cultural and family values (Shah, Sabir, and Zaka, 2025). To the extent that persons fail to fulfill these anticipations because of unemployment or inadequate financial preparedness, he or she experiences stigma, societal pressure, and inadequacy. This is the external influence that may increase stress and at the same time strengthen the belief that one should not get married until their expectations are met.

2.9.3 Theory of Planned Behavior

The Theory of Planned Behavior described by Ajzen (1991) is used to explain the impact of attitudes, subjective norms and perceived behavioral control on intentions and behavior. Used on marriage choices, unemployment and societal pressure make differences in marriage attitudes and subjective norms of readiness, whereas, more subjective, perceived financial readiness signifies perceived control of behavior. When people are not financially ready, they lose the motive to get married despite the wishes of the society or personal intentions (Barbuscia & Myrskylä, 2023). Accordingly, the perceived financial preparedness is a significant mediator in translating stress and pressure into delayed marriage.

2.9.4 Family Stress Model

The Family Stress Model (Conger et al., 1990; Conger et al., 2002) emphasizes the process of economic hardship and breaks the family processes and decision-making. Unemployment and economic instability are regarded as the main stressors influencing the stability of relationships and the creation of a family. Using the model in this research, it can be postulated that financial insecurity does not only postpone marriage, but also discourages the belief in creating a household. The perceived financial preparedness thus takes center stage, because people do not get married until they can be in a position to cover both the economic and family obligations.



3.0 Methodology

The present research is based on the positivist paradigm that focuses on objective measurement, empirical observation, and the determination of cause-and-effect relations that is why the paradigm is appropriate to investigate the interaction between the stress of unemployment, the expectations of society, and the financial perceptions and the marriage decisions. The study was a quantitative, cross-sectional, correlational study to examine the significance of the relationship between factors related to unemployment stress, societal pressure, perceived financial

readiness, and delaying marriage intentions (Babbie, 2020). The target population included unmarried adults aged between 20 and 35 years in urban Pakistan and they were chosen using purposive and snowball sampling to get those individuals who are experiencing unemployment and pressures of marriage (Etikan et al., 2016). The Structural Equation Modeling was deemed adequate with a sample of 200 determined by G*Power (Hair et al., 2019). The data were obtained through the use of online and paper questionnaire through the help of valid standardized scales: the Unemployment Distress Scale (Kim and Moen, 2001), Perceived Social Pressure Scale (Park and Kim, 2015), Financial Well-Being Scale (Prawitz et al., 2006), and the modified version of the Marriage Readiness and Intention Scale (Han and Rho, 2010), rated on 1 to 5 Likert scale. The informed consent was taken, the confidentiality guaranteed, and the ethical approval of the Institutional Review Board (IRB) of the University of Sargodha was obtained. The SPSS and SmartPLS were used to analyze the data, describing, assessing reliability and validity (Cronbachs alpha, composite reliability, AVE), correlational analysis, Structural Equation modeling and mediation to establish the effect of perceived financial readiness on delayed marriage intentions.

4.0 Findings and Results

Table 1. Demographic Characteristics of Respondents (N = 200)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	110	55.0
	Female	90	45.0
Age Group	20–24 years	60	30.0
	25–29 years	85	42.5
	30–35 years	55	27.5
Education	Undergraduate	50	25.0
	Graduate	95	47.5
	Postgraduate	55	27.5
Employment Status	Unemployed	120	60.0
	Underemployed	80	40.0
Residence	Urban	130	65.0
	Rural	70	35.0
Monthly Family Income	< 40,000 PKR	75	37.5
	40,001 – 70,000 PKR	80	40.0
	> 70,000 PKR	45	22.5
Marital Status	Single	180	90.0
	Engaged	20	10.0
Family Type	Nuclear	100	50.0
	Joint	100	50.0
Region	Punjab	95	47.5
	Sindh	45	22.5
	Khyber Pakhtunkhwa	35	17.5
	Balochistan	25	12.5

The demographical profile of 200 respondents depicts that there was an equal representation among the male and female gender with 55 percent and 45 percent respectively making the sample. Most of the respondents were young adults (42.5) between the age of 25-29 (majority), 20-24 years (30) and 30 35 years (27.5), demonstrating that most respondents were in the early and prime working age groups. In terms of education, nearly half of the respondents (47.5) were graduates and a quarter (25) were undergraduates with a quarter (27.5) having a postgraduate degree which gave a reasonably well-educated sample. Employment status indicates that a percentage of 60 showed that they have not been employed at all, and 40% indicated that they have been underemployed, which depict employment issues among the respondents. On residence, most of them (65%), were in urban areas, with 35% having rural backgrounds, which implied that, more developed areas participated more. The data on monthly family income indicated that 40 percent of the participants fell under the middle-income bracket (40,00170,000 PKR), 37.5 percent earned less than 40,000 PKR, and only 22.5 percent earned above 70,000 PKR meaning many families have financial constraints. The majority of the respondents were single (90%), and only 10 were engaged, which proves that the study mainly targets unmarried people who have to make decisions related to marriage. The household structure was culturally diverse with a mixed family with nuclear and joint families (50 and 50 respectively). Geographically, the sample was geographically diverse as most of the respondents were of Punjab (47.5%), then Sindh (22.5%), then Khyber Pakhtunkhwa (17.5) and Balochistan (12.5). In general, demographic profile shows that it is a young, educated, but economic-deprived population, which is a significant background to learn their views on unemployment, societal pressure, and marriage delays.

Table 2: Construct Reliability and Validity

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Unemployment Stress (US)	0.872	0.874	0.889	0.737
Societal Pressure (SP)	0.861	0.863	0.881	0.683
Psychological Wellbeing (PW – Mediator)	0.913	0.915	0.928	0.794
Late Marriage Decisions (LMD – Dependent)	0.896	0.898	0.914	0.745

The construct reliability and validity test shows that all constructs that are applied in this research satisfy the recommended levels of internal consistency and construct validity. All constructs have Cronbach's Alpha values of 0.861 to 0.913, which exceeds acceptable values of

0.70 (Hair et al., 2019), meaning that internal reliability is high. On the same note, the Composite Reliability (0 and 0 c) values of each construct are greater than the cutoff of 0.70, which also supports internal consistency. All the constructs have average variance extracted values of greater than 0.50 (it lies between 0.683 and 0.794), meaning that each construct explains more than half of the variance in the indicators of the construct, thereby confirming convergent validity (Fornell and Larcker, 1981). The Psychological Wellbeing (AVE = 0.794) has the highest convergent validity, and yet, Societal Pressure (AVE = 0.683) also lies within the acceptable range. On the whole, the results indicate that the measurement model has sufficient reliability and validity, which are sufficient to support the constructs as being statistically sound and further structural analysis can be conducted.

Table 3: Heterotrait-Monotrait Ratio (HTMT) – Matrix

	US	SP	PW (Mediator)	LMD (Dependent)
US				
SP	0.412			
PW (Mediator)	0.298	0.547		
LMD (Dependent)	0.463	0.521	0.582	

Discriminant validity between the constructs was measured using the HTMT ratio. The values of all the HTMT are lower than the recommended conservative value of 0.85 (Henseler et al., 2015), whereas the correlation is between 0.298 and 0.582. This means that the constructs are not similar to each other and they quantify different conceptual areas. The value of HTMT is the greatest between Psychological Wellbeing (Mediator) and Late Marriage Decisions (0.582) which indicates that there is a fairly strong relationship but falls within the acceptable range. The weakest value (0.298) is between Unemployment Stress and Psychological Wellbeing. As there are no values that are more than 0.85 threshold, the discriminant validity is achieved in the measurement model.

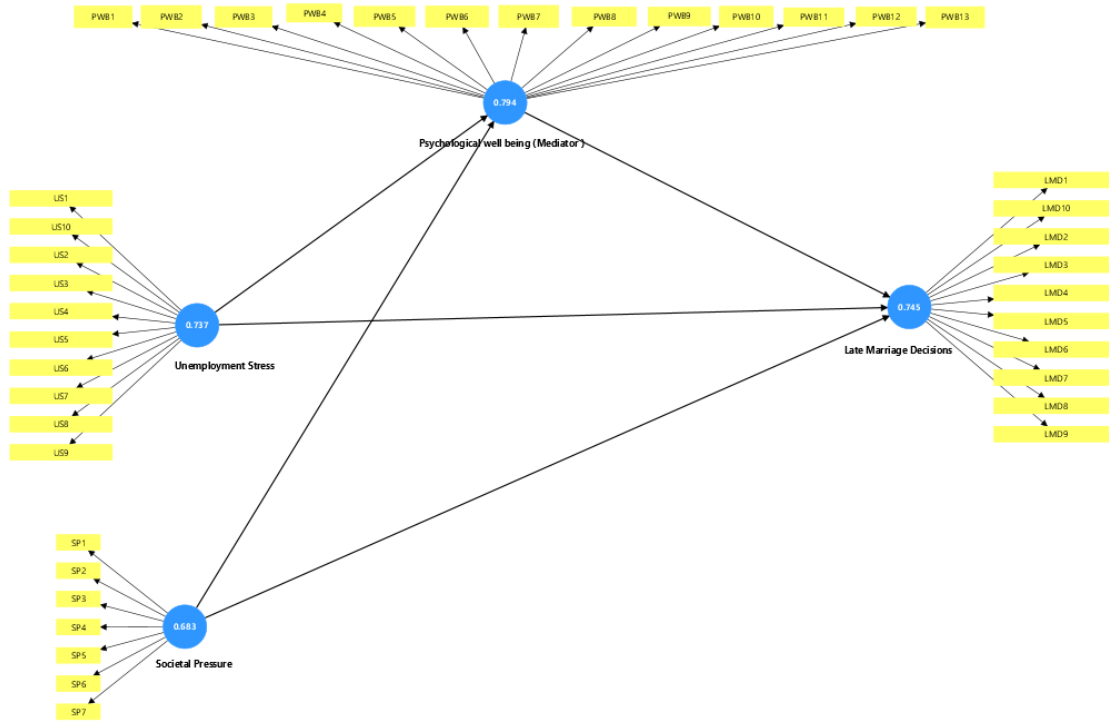
Table 4: Fornell–Larcker Criterion

	US	SP	PW (Mediator)	LMD (Dependent)
US	0.859			
SP	-0.274	0.827		
PW (Mediator)	-0.315	0.541	0.891	
LMD (Dependent)	-0.452	0.518	0.563	0.863

The Fornell–Larcker criterion was applied to further assess discriminant validity. Based on this criterion, the square root of the Average Variance Extracted (AVE) of the constructs must exceed their correlation with the rest of the constructs (Fornell and Larcker, 1981). The diagonal values used in this paper are also the square roots of AVE (US = 0.859, SP = 0.827, PW = 0.891, LMD = 0.863). All these values exceed the respective inter-construct correlations in the respective rows and columns. The square root of Unemployment Stress AVE (0.859) is, as an example, greater than its correlation with the Societal Pressure (-0.274), Psychological Wellbeing (-0.315) and Late Marriage Decisions (-0.452). Likewise, the same applies to all other constructs. These findings support the fact that the discriminant validity is achieved, i.e., the constructs are not conceptually similar and represent different underlying factor.

Table 5: Total Effects of Unemployment Stress and Societal Pressure on Psychological Wellbeing and Late Marriage Decisions

Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Remark
US → LMD	-0.380	-0.379	0.056	6.786	0.000	Yes
SP → LMD	0.354	0.353	0.065	5.446	0.000	Yes
US → PW (Mediator)	-0.298	-0.297	0.072	4.139	0.000	Yes
SP → PW (Mediator)	0.521	0.522	0.061	8.541	0.000	Yes
PW (Mediator) → LMD	0.295	0.296	0.067	4.403	0.000	Yes



According to the outcomes of the structural model, there are a number of substantial overall impacts among the variables in the study. To begin with, stress by unemployment (US) was observed to negatively impact late marriage decision (LMD) significantly ($\beta = -0.380$, $t = 6.786$, $p < 0.001$). This shows that people with greater amounts of unemployment stress have less motivation to postpone marriage, and therefore the stress can be a source of urgency or compel people to marry earlier. Second, there was a strong positive correlation between the ideas of societal pressure (SP) and LMD (2.354 , $t = 5.446$, $p = 0.001$). This means that increased societal pressure leads to delays in marrying implying that cultural and social expectations have significant contributions in marriage decisions. Third, unemployment stress had a considerable negative impact on psychological wellbeing (PW) ($\beta = -0.298$, $t = 4.139$, $p = 0.001$), that is, stress diminishes the wellbeing of an individual. Conversely, the influence of societal pressure was a major contributing factor to the role of psychological wellbeing ($= 0.521$, $t = 8.541$, $p = 0.001$), indicating that individuals who have a society to conform to could be under more psychological strain or have adjustment processes. Lastly, psychological wellbeing had a significant positive influence on LMD ($= 0.295$, $t = 4.403$, $p = 0.001$) which remains true and confirms its mediation between unemployment stress, pressure in the society, and late marriage choices. Comprehensively, these results confirm the hypothesized model showing that not only the stress of unemployment but also the pressure of society directly and indirectly determine the marriage decisions via the psychological wellbeing.

5.0 Discussion and Conclusion

This research was used to test the correlations between unemployment stress, societal pressure, psychological wellbeing and delayed marriage decisions. Its main interest was to

investigate the direct and mediated impacts of unemployment stress and pressure on society whereby psychological wellbeing is the mediator. The results estimated with the help of structural equation modeling resulted in new knowledge of how economic and cultural pressures influence marriage-related decisions in Pakistan.

H1 was that the stress of unemployment would be positively related to delayed marriage. Nonetheless, the findings have shown that there is a negative but significant association ($0.380, p = 0.001$) such that people who had more unemployment stress were actually less prone to postponing marriage. Thus, H1 was not supported. Although striking, this fact points out to the importance of socio-cultural norms in collectivist cultures such as Pakistan. Financial instability seems to drive marriage contrary to the assumption that it discourages marriage; it seems that unemployment stress may make marriage more urgent, as a coping mechanism or to share financial and social risk. The above research in the West has demonstrated that unemployment frequently postpones marriage due to a lack of economic stability and control over the individual (Schneider, 2017; Kiernan, 2017; Osei-Assibey, 2020). Nevertheless, South Asian societies can put the interests of the family first, and marriage is perceived as an equalizer to personal ambitions, not a delaying response (Sharma & Shukla, 2019; Yasmin, 2021). These opposite results indicate that effects of unemployment stress in marriage are very culture-specific.

H2 was based on the assumption that delayed marriage would positively be related to societal pressure. This hypothesis was proved by the results, which showed high positive correlation ($= 0.354, p < 0.001$). This observation indicates that cultural requirements, social norms and family interventions have a strong impact on marital delay decisions. The pressure of the society in Pakistani society can be shown through stigmatization of people who marry early or late resulting in the decisions being made within due time, and as a result, meet the collective approval. This finding can be compared with the findings of earlier research which highlights the impact of societal and family expectations on marital behavior in collectivist societies (Yilmaz & Kavas, 2008; Rashid, 2019; Zaidi and Shuraydi, 2018). In contrast to the results of the unemployment stress, which had had an opposite tendency than those in the previous Western studies, societal pressure was a predictor, which was uniform across numerous cultural situations, supporting its universal influence on marriage-related decisions.

H3 hypothesized that the connection between stress associated with unemployment and delayed marriage occurs through psychological wellbeing. The result showed that there is a strong mediation effect, since unemployment stress had a negative position in the relationship between psychological wellbeing ($= -0.298, p = 0.001$) and consequently in the relationship with delayed marriage decisions ($= 0.295, p = 0.001$). This contributes to the point that joblessness stress can have a negative impact on mental health, which can indirectly influence marriage decisions. Past studies have continuously demonstrated that stress and financial concerns have adverse health impacts on the mental wellbeing, usually culminating in the capacity to make decisions, maintain relationships, and plan ahead (McKee-Ryan et al., 2005; Paul and Moser, 2009). We have found ourselves concurring with these studies and we have discovered that unemployment stress does not only affect people economically but it also minimizes the psychological ability of people to

make independent decisions in marriages, which makes them more dependent on the influences of their families.

H4 assumed that the relationship between societal pressure and delayed marriage goes through psychological wellbeing. These findings proved this direction, and societal pressure was a strong predictor of psychological wellbeing ($0.521, p < 0.001$), which further explained the delayed marriage. The results of this finding posit that, besides having a direct influence on marriage timing, the societal expectations have an indirect influence on marriage timing by their influence on the mental health of the individual. Previous research shows that social and cultural pressures tend to cause psychological pressure, so people tend to follow the socially accepted marriage schedule (Zaidi and Shuraydi, 2018; Arnett, 2015). Our findings build on this work by demonstrating that the mechanism by which societal pressure acts is that it affects mental wellbeing, in this way, supporting the significance of psychological health as a mediator and a critical determinant of marriage-related outcomes.

It is possible to explain these findings with the help of several theoretical approaches. Every one, the Stress and Coping Theory by Lazarus and Folkman (1984) describes the way in which unemployment stress erodes the economic as well as the psychological stability thereby affecting key life choices like marriages. In the same regard, Social Norms and Role Expectation Theory (Cialdini and Trost, 1998) speaks out the influence of cultural and family expectations in marriage timing and how cultural pressure increases stress when individuals fail to meet socially set milestones. Moreover, the Theory of Planned Behavior developed by Ajzen (1991) provides the understanding of the mediating effects of the perceived financial preparedness according to which when people experience the feeling of being financially unprepared, their husband-marriage intentions are undermined despite the social force. Lastly, the stress model of the family (Conger et al., 1990; 2002) underlines disruptive effects of economic hardship on family processes and decisions as another factor supporting the relationship between unemployment, financial preparedness, and delayed marriage. These theories, together, give a multidimensional perspective of the analysis of the converged effects of psychological, social, and economic dimensions on the decision to marry late in the Pakistani setting.

Finally, the research has shown that the psychological wellbeing, society pressures, and unemployment stress have a multifaceted and intertwined effect when it comes to formation of marriage decisions. Whereas the motivation to delay marriage was due to unemployment stress all the time, the societal pressure made delayed marriage forever. The mediating effect of psychological wellbeing proved that neither the societal expectations nor the unemployment directly influences the delayed marriage, but rather it is the influence of them on the mental wellbeing. These findings indicate that cultural backgrounds, economic conditions, and psychological grounds have a significant role in marital choices and have useful implications to policy makers, families, and individuals going through the difficulty of marriage in modern Pakistan.

5.1 Limitations

However, this research has its limitations in spite of its contributions. The data were also obtained using self-reported questionnaires which might have subjected the data to the effects of

response bias or the social desirability effect. This cross-sectional design also makes it impossible to draw the causality between the stress of unemployment and pressure in society, and the decision of late marriage. In addition, the researchers targeted only urban and semi-urban respondents in Pakistan, which might not be representative of rural dynamics in which culture and economic constraints are very different. The other weakness is the use of standardized scales adapted to Pakistani context which is reliable, but may not capture the cultural aspects of marital decision making to the full extent.

5.2 Recommendations

Future studies are advised to be longitudinal design studies to gain insights into the effect of unemployment stress and pressure on marital decisions over time. It would be more enlightening to enlarge the sample to encompass a wide range of rural people in order to give a more detailed scenario of cultural and socioeconomic differences. Moreover, the qualitative interviews might be used to complement the quantitative results that would allow providing further insights into the real-life experiences of unemployed people under the pressure of marriage. Practically speaking, the job creation programs that must be given priority in the list of policymakers involve the youthful adults, as well as the counseling services which focus on the psychological implication of unemployment. The social campaigns may also be directed to the normalization of delayed marriage as a choice and not stigma thus lessening the adverse effect of societal pressure on mental health and marital health.

5.3 Conclusion

The research paper is relevant to the concept of the relationship between unemployment stress, social pressure and psychological health and consequently late marriage choices in the Pakistani setting. Although it was surprising that unemployment stress affected the delays in getting married, societal pressure and financial preparedness had a strong influence on the results. These results point to the complicated interaction between economic, cultural, and personal interests in the choice to marry. By combating unemployment, minimizing tensions in society, and ensuring people are placed in conducive settings, the policymakers and the communities can enable individuals to make healthier and more independent decisions about marriage.

Halema Sadia: Problem Identification and Theoretical Framework

Fareeha Ghafoor: Data Analysis, Supervision and Drafting

Shazib Iqbal: Methodology and Revision

Conflict of Interests/Disclosures

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